

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Dmitriy Bronshteyn  
Regina Bronstein  
Debtors

Case No. 13-01150-JJT  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: AGarner  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 51

Date Rcvd: May 09, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 11, 2018.

db/jdb  
4273556 +Dmitriy Bronshteyn, Regina Bronstein, 2258 Hemlock Farms, Hawley, PA 18428-9155  
4343734 +Amato and Lessa, P.C., 107 N. Commerce Way, Ste.100, Bethlehem, PA 18017-8913  
+American InfoSource LP as agent for, DIRECTV, LLC, Mail Station N387, 2230 E Imperial Hwy,  
El Segundo, CA 90245-3504  
4329069 +Arrowood Indemnity/Tuitiongard, Sunrise Credit Services Inc, 260 Airport Plaza,  
Farmingdale, NY 11735-4021  
4273559 Arthur Lashin, Esq., Hayt, Hayt & Landau, 123 S. Broad St., Ste 1660,  
Philadelphia, PA 19109-1003  
4273563 +Bluestone Investments, 107 North Commerce Way, Bethlehem, PA 18017-8913  
4273564 Bon Secour Commun Hosp, PO Box 404299, Atlanta, GA 30384-4299  
4273565 +Capital One Bank, 400 Market St., 6th Fl, Philadelphia, PA 19106-2513  
4273568 +Con Edison, PO Box 138, New York, NY 10276-0138  
4281141 +Consolidated Edison Company of, New York Inc, Bankruptcy Group,  
4 Irving Place Room 1875-S, New York, NY 10003-3502  
4303311 Geisinger Health System, 100 North Academy Avenue, Danville, PA 17822-4938  
4273569 +Geisinger Wyoming Med Cln, 100 North Academy Ave., Danville, PA 17822-9800  
4273570 ++HORIZON FINANCIAL MANAGEMENT LLC, 9980 GEORGIA ST, CROWN POINT IN 46307-6520  
(address filed with court: Horizon Financial Mgmt, 8585 S. Broadway, Ste 880,  
Merrillville, IN 46410)  
4273574 Marks, McLaughlin & Dennehy, 12 West Market Street, PO Box 179, Danville, PA 17821-0179  
4273575 +McCabe, Weisberg & Conway, PC, 123 South Broad St, Ste 2080, Philadelphia, PA 19109-1031  
4273576 Mercantile, PO Box 9016, Williamsville, NY 14231-9016  
4273577 +Mercantile Adjustment Bureau, 6390 Main St. S-160, Williamsville, NY 14221-5857  
4273582 NYC Dept. of Finance, Church Street Station, PO Box 3615, New York, NY 10008-3615  
4273583 NYC Dept. of Finance, Church Street Station, PO Box 3610, New York, NY 10008-3610  
4288594 +New York City Department of Finance, City of New York, Department of Finance,  
59 Maiden Lane 24th Floor, New York, NY 10038-4613  
4273581 NorthStar Location Services, Attn: Financial Services Dept., 4285 Genesee Street,  
Cheektowaga, NY 14225-1943  
4273580 +Northland Group, PO Box 390846, Mail Code TRKX34, Minneapolis, MN 55439-0846  
4273587 +PPL Electric Utilities, 2 North 9th street RPC-GENN1, Allentown, PA 18101-1179  
4356377 +PPL Electric Utilities, 827 Hausman Road, Allentown, PA 18104-9392  
4273585 +Penn Credit, Geissinger Hospital, P.O. Box 988, Harrisburg, PA 17108-0988  
4273588 +RUI Credit Services, PO Box 1349, Melville, NY 11747-0421  
4273591 +The New York Eye And Ear Infirmary, 310 E 14th Street, New York, NY 10003-4297  
4273592 Universal Fidelity, PO Box 219785, Houston, TX 77218-9785

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4278886 +EDI: LTDFINANCIAL.COM May 09 2018 23:03:00 Advantage Assets II, Inc.,  
7322 Southwest Frwy, Suite 1600, Houston, TX 77074-2134  
4273555 EDI: ALLIANCEONE.COM May 09 2018 23:03:00 Alliance One Receivables Mgt, PO Box 3107,  
Southeastern, PA 19398-3107  
4273557 +EDI: AMEREXPR.COM May 09 2018 23:03:00 American Express, PO Box 26312,  
Lehigh Valley, PA 18002-6312  
4273558 +EDI: AMEREXPR.COM May 09 2018 23:03:00 American Express, PO Box 6618,  
Omaha, NE 68106-0618  
4343386 EDI: BECKLEE.COM May 09 2018 23:03:00 American Express Bank FSB, c/o Becket and Lee LLP,  
POB 3001, Malvern PA 19355-0701  
4273560 +EDI: ACCE.COM May 09 2018 23:03:00 Asset Acceptance, PO Box 2036, Warren, MI 48090-2036  
4346850 +EDI: ATLASACQU.COM May 09 2018 23:03:00 Atlas Acquisitions LLC, 294 Union St.,  
Hackensack, NJ 07601-4303  
4273562 EDI: BANKAMER.COM May 09 2018 23:03:00 Bank of America, 4161 Piedmont PKWY,  
Greensboro, NC 27420  
4273566 +EDI: CHASE.COM May 09 2018 23:09:00 Chase Bank USA NA, Po Box 15298,  
Wilmington, DE 19850-5298  
4273567 +EDI: CITICORP.COM May 09 2018 23:03:00 Citibank SD, PO Box 6497,  
Sioux Falls, SD 57117-6497  
4273571 +EDI: HFC.COM May 09 2018 23:03:00 HSBC NV, PO Box 19360, Portland, OR 97280-0360  
4273572 +EDI: LTDFINANCIAL.COM May 09 2018 23:03:00 LTD Financial Services, 7322 Southwest FRE,  
Suite 1600, Houston, TX 77074-2134  
4310023 E-mail/Text: camanagement@mtb.com May 09 2018 19:17:31 M & T Bank, P.O. Box 1288,  
Buffalo, New York 14240  
4273573 E-mail/Text: camanagement@mtb.com May 09 2018 19:17:31 M & T Bank, PO Box 1288,  
Buffalo, NY 14240-1288  
4273578 +EDI: MID8.COM May 09 2018 23:09:00 Midland Funding, 8875 Aero Dr. Ste. 200,  
San Diego, CA 92123-2255  
4273579 +E-mail/Text: mmrgbkb@miramedrg.com May 09 2018 19:17:52 MiraMed Revenue Group, PO Box 536,  
Linden, MI 48451-0536  
4273584 +E-mail/Text: bankruptcy@oliphantfinancial.com May 09 2018 19:17:47 Oliphant Financial,  
9009 Town Center Parkway, Lakewood Ranch, FL 34202-4185  
4273586 EDI: PRA.COM May 09 2018 23:03:00 Portfolio Recovery Assoc., 120 Corporate Blvd., Ste 100,  
Norfolk, VA 23502

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4346022 EDI: PRA.COM May 09 2018 23:03:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk, VA 23541  
4317161 EDI: Q3G.COM May 09 2018 23:03:00 Quantum3 Group LLC as agent for, Second Round LP,  
PO Box 788, Kirkland, WA 98083-0788  
4598498 EDI: RECOVERYCORP.COM May 09 2018 23:08:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
4273589 +EDI: SECONDRound.COM May 09 2018 23:08:00 Second Round LP, PO Box 41955,  
Austin, TX 78704-0033  
4273590 +EDI: CITICORP.COM May 09 2018 23:03:00 Thd/Cbna, PO Box 6497,  
Sioux Falls, SD 57117-6497

TOTAL: 23

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

4280170\* ++M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307  
(address filed with court: M&T Bank, P.O. Box 1288, Buffalo, NY 14240)  
4273561 ###Asset Management Prof, PO Box 2824, Woodstock, GA 30188-1386  
4273593 ###Wayne Enterprises, 742 Main St. Ste 105, Honesdale, PA 18431-1855

TOTALS: 0, \* 1, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 11, 2018

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 9, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com  
James Warmbrodt on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com  
Joshua I Goldman on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Kevin T McQuail on behalf of Creditor M&T Bank ecfmaw@mw-c-law.com  
Marisa Myers Cohen on behalf of Creditor M&T Bank Mcohen@mw-c-law.com  
Recovery Management Systems Corporation claims@recoverycorp.com  
Thomas I Puleo on behalf of Creditor M&T Bank tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com  
United States Trustee ustpre03.ha.ecf@usdoj.gov  
Vern S. Lazaroff on behalf of Debtor 2 Regina Bronstein pabankruptcy@vernlazaroff.com,  
r39899@notify.bestcase.com  
Vern S. Lazaroff on behalf of Debtor 1 Dmitriy Bronshteyn pabankruptcy@vernlazaroff.com,  
r39899@notify.bestcase.com

TOTAL: 10

**Information to identify the case:**

Debtor 1 Dmitriy Bronshteyn  
First Name Middle Name Last Name

Debtor 2 Regina Bronstein  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **5:13-bk-01150-JJT**

Social Security number or ITIN **xxx-xx-3941**  
EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

Social Security number or ITIN **xxx-xx-0037**  
EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Dmitriy Bronshteyn

Regina Bronstein  
aka Regina Ratush

By the  
court:

May 9, 2018

Honorable John J. Thomas  
United States Bankruptcy Judge

By: AGarner, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**